

OCT 29 2004

Customer No. 27061

Patent  
Attorney Docket No. GEMS8081.027

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Singh et al.  
Serial No. : 09/710,543  
Filed : November 9, 2000  
For : A Method of Designing an Electronic Transaction System  
Group Art No. : 3627  
Examiner : Rudy, A.

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**CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10**

I hereby certify that, on the date shown below, this correspondence is being:

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**INTERVIEW SUMMARY**

Dear Sir:

In Response to the Office Action mailed October 19, 2004, and subsequent communications, please find the following remarks: